PATENT

Attorney Docket No. 435565-

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Continuation Application of: Dreyer et al.

Serial No.: To be assigned Group Art Unit: NA

Filed: HEREWITH Examiner: NA

Entitled: METHOD OF REFINANCING A MORTGAGE LOAN AND A CLOSING

CLOSING PACKAGE FOR SAME

PETITION TO MAKE SPECIAL

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Pursuant to 37 C.F.R. § 1.102(d), Applicant hereby petitions the Commissioner to make the subject application special so that it may be taken out of turn for immediate action.

Enclosed are:

- (1) A Declaration of an authorized officer of Assignee, Wells Fargo Home Mortgage, Inc., setting for the fact that she believes the invention sought to be patented in this Application is being infringed and the date when said infringement was discovered;
- (2) A Declaration of the undersigned attorney in compliance with Manual of Patent Examining Procedure § 708.02 II; and
- (3) A check in payment of the petition fee required under 37 C.F.R. § 1.17(h). Any deficiencies may be charged to Deposit Account No. 502498, referencing client-matter number 435565-280.

As a new application, this Application has not yet been examined. Likewise, Applicant's

Parent Application, United States Patent Application No. 10/259,116, filed September 27, 2002,

03/04/2004 WASFAW1 00000056 10788919

03 FC:1460

130.00 DP

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Petition to Make Special

to which priority is claimed under 35 U.S.C. § 120, is also awaiting examination. Applicant's representative telephoned the Office of Initial Patent Examination (OIPE) in an attempt to ascertain when the Examiner would consider Applicant's prior filed Parent Application and take action thereon. Applicant's attorney was informed that same had not yet been assigned to an Examiner. To date, no office action has been received from the Patent and Trademark Office.

Due to the fact that Applicant's claims are being infringed (see appended Declarations of Applicant Assignee and Applicant's attorney) and Applicant requires a patent in order to terminate such infringement, this Petition to Make Special is being filed.

Applicant respectfully requests that this Petition be granted.

Respectfully submitted,

Date: 2/27/04

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